

Information to identify the case:					
Debtor 1	<u>Kerry P. Coon</u>			Social Security number or ITIN	xxx-xx-5630
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 14-25019-CMB					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kerry P. Coon

5/12/20

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Kerry P. Coon
DebtorCase No. 14-25019-CMB
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: bsil
Form ID: 3180WPage 1 of 2
Total Noticed: 40

Date Rcvd: May 12, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2020.

db +Kerry P. Coon, 155 Grienbrier Drive, Carnegie, PA 15106-3227
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 r +Michele Barton, Howard Hanna, 1597 Washington Pike, Suite B-1,
 Bridgeville, PA 15017-2876
 cr +Plaza Revolving Trust by Wilmington Savings Fund S, Fay Servicing, LLC,
 3000 Kellway Dr. Ste 150, Carrollton, TX 75006-3357
 cr Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
 cr +U.S. Bank National Association, not in its individ, Fay Servicing, LLC,
 3000 Kellway Dr. Ste 150, Carrollton, TX 75006-3357
 13980033 +Allegheny County, c/o Jordan Tax Service, 102 Rahway Drive, Canonsburg, PA 15317-3349
 14267224 BCAT 2014-4TT, c/o Shellpoint Mortgage Servicing, P.O. Box 10826,
 Greenville, SC 29603-0826
 14267222 +BCAT2014-4TT, Wilmington Savings Fund Society, FSB, c/o Shellpoint Mortgage Servicing,
 PO Box 10826, Greenville, SC 29603-0826
 13975113 Bank Of America, N.A., 400 Countrywide Way, Simi Valley, CA 93065
 14008261 +Borough of Carnegie, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh, PA 15219-6101
 14035061 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
 (address filed with court: Columbia Gas of Pa., PO Box 117, Columbus, OH 43216)
 13975116 +Citizens Bank of Pennsylvania, 10561 Telegraph Road, Glen Allen, VA 23059-4577
 14008260 +City and School District of Pittsburgh, c/o Goehring Rutter & Boehm,
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
 14008259 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh, PA 15219-6101
 13975118 +Law Offices of Gregory Javardian, c/o Gregory Javardian, Esquire, 1310 Industrial Boulevard,
 1st Floor Suite 101, Southampton, PA 18966-4030
 13980035 +MRS Re:Chase Bank, 1930 Olney Ave., Cherry Hill, NJ 08003-2016
 13976821 +PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101-4982
 13980036 +PWSA, Penn Liberty Plaza I, 1200 Penn Avenue, Pittsburgh, PA 15222-4216
 14025018 +Peoples Natural Gas Company, LLC, Equitable Gas Division, 375 North Shore Drive, Suite 600,
 Pittsburgh, PA 15212-5866, Attn: Dawn Lindner
 14009863 +Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm,
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
 14794671 +Plaza Revolving Trust by Wilmington, Savings Fund Society, Fay Servicing, LLC,
 3000 Kellway Dr. Ste 150, Carrollton, TX 75006-3357
 13975120 +Pnc Bank, Attn: Bankruptcy, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
 13975121 +Pnc Bank, Attn: Bankruptcy, Po Box 5570, Cleveland, OH 44101-0570
 13975122 +Shapiro & DeNardo, c/o Christopher A. DeNardo, Esquire, 3600 Horizon Drive, Suite 150,
 King of Prussia, PA 19406-4702
 15048364 U.S. Bank National Association, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
 13980032 +Wilmington Savings Fund Society, FSB dba, Christiana Trust as trustee/BCAT2014-4TT,
 c/o Rushmore Loan Mgmt Services, LLC, 15480 Laguna Canyon Road, Ste 100,
 Irvine, CA 92618-2132
 14051656 +Wilmington Savings et al c/o, Rushmore Loan Management Services, P.O. Box 52708,
 Irvine, CA 92619-2708

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 13 2020 03:59:13 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14018323 EDI: AIS.COM May 13 2020 07:33:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 13975112 +EDI: BANKAMER.COM May 13 2020 07:33:00 Bank of America,
 Attn: Correspondence Unit/CA6-919-02-41, PO Box 5170, Simi Valley, CA 93062-5170
 14007214 E-mail/Text: Bankruptcy.RI@Citizensbank.com May 13 2020 03:58:43 Citizens Bank,
 443 Jefferson Blvd, RJW 135, Warwick RI 02886
 13975115 +EDI: CITICORP.COM May 13 2020 07:33:00 Citibank, Citicorp Credit Services/Attn: Centraliz,
 Po Box 790040, Saint Louis, MO 63179-0040
 14050156 +E-mail/Text: kburkley@bernsteinlaw.com May 13 2020 03:59:56 Duquesne Light Company,
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945
 14023652 EDI: ECAST.COM May 13 2020 07:33:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE,
 OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
 13975117 +EDI: RMSC.COM May 13 2020 07:33:00 GECRB/JC Penny, Attention: Bankruptcy,
 Po Box 103104, Roswell, GA 30076-9104
 13980034 +E-mail/Text: bankruptcy@affglo.com May 13 2020 03:59:20 Global Credit & Collection Corp,
 Re: Citibank N.A., 5440 N. Cumberland, Suite 300, Chicago, IL 60656-1486
 13975114 EDI: JPMORGANCHASE May 13 2020 07:33:00 Chase, Po Box 15298, Wilmington, DE 19850
 13975119 +E-mail/Text: bankruptcy@onlineis.com May 13 2020 03:59:45 Online Collections,
 Re: Columbia Gas Of Pennsylvania, Po Box 1489, Winterville, NC 28590-1489
 13975124 +EDI: VERIZONCOMB.COM May 13 2020 07:33:00 Verizon, 500 Technology Dr Ste 30,
 Weldon Spring, MO 63304-2225

TOTAL: 12

District/off: 0315-2

User: bsil
Form ID: 3180W

Page 2 of 2
Total Noticed: 40

Date Rcvd: May 12, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Allegheny County
cr BCAT 2014-4TT, c/o Shellpoint Mortgage Servicing
cr Borough of Carnegie
cr Citizens Bank
cr City and School District of Pittsburgh
cr Duquesne Light Company
cr Fay Servicing, LLC as servicer for U.S. Bank Natio
cr Pittsburgh Water & Sewer Authority
cr U.S. Bank National Association, not in its individ
13975111 2nd Mortgage
13975123 Timothy S. Coon
13977363* +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982

TOTALS: 11, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 14, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 12, 2020 at the address(es) listed below:

Bryan P. Keenan on behalf of Debtor Kerry P. Coon keenan662@gmail.com, melindap662@gmail.com
James Warmbrodt on behalf of Creditor U.S. Bank National Association, not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2018-R4
bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor Fay Servicing, LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2018-R4 bkgroup@kmlawgroup.com
James P. Valecko on behalf of Creditor Citizens Bank jvalecko@weltman.com, PitEcf@weltman.com
Jeffrey R. Hunt on behalf of Creditor Borough of Carnegie jhunt@grblaw.com, cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com, cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor City and School District of Pittsburgh jhunt@grblaw.com, cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com

TOTAL: 12